



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** KEYCORP

**City/State** CLEVELAND, OH

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 190,232,450

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**KEYCORP**  
**127 PUBLIC SQUARE**  
**CLEVELAND, OH 441141306**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	188,400,465			177,525,275			179,596,325			162,097,121			144,193,037		
Net income (\$000)	1,522,533			1,996,150			2,625,203			1,343,978			1,716,897		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.35	2.79	18	2.30	2.65	23	2.28	2.60	23	2.51	2.77	25	2.73	3.01	29
+ Non-interest income	1.46	0.94	80	1.71	1.09	81	1.76	1.04	83	1.63	1.21	73	1.69	1.32	75
– Overhead expense	2.30	2.18	63	2.45	2.21	69	2.47	2.17	74	2.53	2.57	60	2.71	2.69	58
– Provision for credit losses	0.17	0.10	76	-0.32	-0.12	14	-0.23	-0.09	16	0.63	0.51	68	0.31	0.15	84
+ Securities gains (losses)	0	0	45	0	0.01	45	0	0.01	4	0	0.02	45	0.01	0.01	76
+ Other tax equivalent adjustments	0	0	18	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.33	1.46	38	1.88	1.76	63	1.83	1.66	68	0.98	1.04	41	1.42	1.56	36
Net operating income	1.07	1.10	46	1.49	1.34	69	1.45	1.26	73	0.82	0.81	44	1.18	1.19	43
Net income	1.08	1.10	47	1.50	1.34	70	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.86	3.36	15	2.67	3.12	18	2.65	3.06	20	3.15	3.55	24	4.01	4.41	25
Interest expense	0.31	0.35	51	0.18	0.26	39	0.18	0.25	41	0.44	0.52	45	1.01	1.08	46
Net interest income (tax equivalent)	2.55	3.01	18	2.49	2.85	21	2.47	2.80	23	2.72	3.01	25	3	3.33	28
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.15	0.09	74	0.22	0.12	74	0.18	0.11	72	0.42	0.27	77	0.46	0.21	86
Earnings coverage of net loan and lease losses (X)	16.79	36.38	44	12.68	26.30	39	15.43	39.72	39	5.68	22.91	25	5.70	24.40	23
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1	1.17	34	1.12	1.32	33	1.06	1.23	35	1.63	1.58	62	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	34	1.10	1.30	33	1.04	1.20	35	1.61	1.55	62	0.94	0.81	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.39	48	0.61	0.58	57	0.47	0.49	52	0.90	0.71	72	0.78	0.57	73
30–89 days past due loans and leases / Total loans and leases	0.17	0.33	37	0.17	0.29	36	0.17	0.32	33	0.25	0.39	37	0.43	0.43	60
<b>Liquidity and Funding</b>															
Net noncore funding dependence	12.53	5.89	76	-5.14	-3.31	44	0	-2.33	58	-3.84	3.20	32	8.83	14.45	34
Net short-term noncore funding dependence	4.21	0.87	66	-10.59	-9.17	36	-5.14	-7.71	55	-10.85	-4.76	24	1.95	3.38	37
Net loans and leases / Total assets	61.26	63.09	41	53.37	58.81	33	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42
<b>Capitalization</b>															
Tier 1 leverage ratio	8.92	9.22	42	8.41	9.07	31	8.47	8.98	36	8.94	9.13	45	9.88	9.76	60
Holding company equity capital / Total assets	6.99	9.68	14	9.35	10.79	27	9.34	10.71	29	10.49	11.16	40	11.70	12.43	42
Total equity capital (including minority interest) / Total assets	6.99	9.81	12	9.35	10.91	24	9.34	10.82	27	10.49	11.29	38	11.70	12.57	39
Common equity tier 1 capital / Total risk-weighted assets	9.12	11.79	7	9.56	12.64	4	9.48	12.42	6	9.73	12.38	8	9.44	12.17	8
Net loans and leases / Equity capital (X)	8.77	6.64	83	5.71	5.47	58	5.97	5.53	62	5.66	5.58	54	5.63	5.21	63
Cash dividends / Net income	41.09	31.93	69	30.77	27.22	57	31.33	28.27	57	61.69	42.30	78	46.83	33.12	78
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	1.62	6.04	39	9.25	9.51	51	8.80	10.50	51	17.72	16.68	57	3.95	9.26	36
Equity capital	-24.10	-3.83	9	-1.20	7.52	6	-3.10	7.46	6	5.54	6.99	48	9.25	10.49	60
Net loans and leases	16.65	14.48	67	-3.73	-0.66	42	2.21	3.36	51	6.13	9.07	45	5.48	9.10	47
Noncore funding	111.27	36.20	86	2.96	-21.64	82	-11.67	-14.79	57	-4.60	-12.18	60	-17.70	6.59	17
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	5.58	0.77	89	5.86	1.02	87
Long-term debt / Equity capital	28.35	11.91	85	17.97	10.65	78	16.18	10.95	74	18.19	13.56	75	20.17	13.04	74
Equity investment in subsidiaries / Equity capital	103.29	104.01	53	104.60	103.15	62	104.46	103.22	63	104.06	102.81	60	105.40	103.22	65
Cash from ops + noncash items + op expense / Op expense + dividends	13.57	118.32	18	225.88	155.61	75	166.99	154.48	63	135.06	147.24	53	150.90	190.27	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,861,580	2,610,207	3,473,161	3,802,790	4,173,449	9.63	7.49
Income from lease financing receivables.....	68,538	83,440	107,758	132,240	156,039	-17.86	-47.14
Fully taxable income on loans and leases.....	2,854,463	2,618,356	3,480,995	3,826,893	4,212,743	9.02	4.88
Tax-exempt income on loans and leases.....	75,655	75,291	99,924	108,137	116,745	0.48	7.70
Estimated tax benefit on income on loans and leases.....	20,099	21,671	26,562	29,051	31,960	-7.25	-48.21
Income on loans and leases (tax equivalent).....	2,950,217	2,715,318	3,607,481	3,964,081	4,361,448	8.65	4.23
Investment interest income (tax equivalent).....	706,134	531,256	731,576	707,862	799,130	32.92	61.38
Interest on balances due from depository institutions.....	44,429	19,930	27,804	16,901	59,539	122.93	208.71
Interest income on other earning assets.....	36,742	19,345	27,295	24,886	45,819	89.93	14.75
Total interest income (tax equivalent).....	3,737,522	3,285,849	4,394,156	4,713,730	5,265,936	13.75	12.76
Interest on time deposits of \$250K or more.....	1,239	2,171	2,720	11,875	39,952	-42.93	-93.71
Interest on time deposits < \$250K.....	11,838	18,970	22,005	126,707	243,340	-37.60	-81.39
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	79,933	31,355	41,936	208,796	569,874	154.93	-28.95
Interest on other borrowings and trading liabilities.....	269,964	124,766	164,751	243,579	415,550	116.38	37.41
Interest on subordinated debt and mandatory convertible securities.....	47,284	49,167	64,887	60,079	56,687	-3.83	4.40
Total interest expense.....	410,258	226,429	296,299	651,036	1,325,403	81.19	-6.24
Net interest income (tax equivalent).....	3,327,264	3,059,420	4,097,857	4,062,694	3,940,533	8.75	15.65
Non-interest income.....	2,061,111	2,271,880	3,162,978	2,642,780	2,435,426	-9.28	14.04
Adjusted operating income (tax equivalent).....	5,388,375	5,331,300	7,260,835	6,705,474	6,375,959	1.07	15.03
Overhead expense.....	3,254,736	3,262,248	4,435,293	4,102,074	3,900,483	-0.23	8.97
Provision for credit losses.....	237,340	-421,739	-417,632	1,021,324	441,227		32.96
Securities gains (losses).....	0	353	-6,666	4,122	20,020	-100.00	-100.00
Other tax equivalent adjustments.....	-1	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,882,539	2,508,536	3,281,207	1,585,812	2,053,531	-24.95	23.87
Applicable income taxes.....	345,528	501,394	642,150	226,908	313,946	-31.09	-10.47
Tax equivalent adjustments.....	20,098	21,671	26,562	29,089	32,020	-7.26	-48.44
Applicable income taxes (tax equivalent).....	365,626	523,065	668,712	255,997	345,966	-30.10	-13.95
Minority interest.....	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest.....	1,516,913	1,985,471	2,612,495	1,329,815	1,707,565	-23.60	38.68
Discontinued operations, net of applicable income taxes.....	5,620	10,679	12,708	14,163	9,332	-47.37	-2.58
Net income attributable to holding company.....	1,522,533	1,996,150	2,625,203	1,343,978	1,716,897	-23.73	38.46
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,522,533	1,996,150	2,625,203	1,343,978	1,716,897	-23.73	38.34
Investment securities income (tax equivalent).....	706,134	531,256	731,576	707,862	799,130	32.92	61.38
US Treasury and agency securities (excluding mortgage-backed securities).....	40,753	10,426	20,271	7,259	4,985	290.88	1752.41
Mortgage-backed securities.....	632,517	517,013	692,907	699,655	793,318	22.34	45.57
All other securities.....	32,864	3,817	18,398	948	827	760.99	3765.08
Cash dividends declared.....	625,542	614,234	822,506	829,053	804,010	1.84	77.57
Common.....	545,892	534,584	716,306	722,853	707,232	2.12	84.30
Preferred.....	79,650	79,650	106,200	106,200	96,778	0.00	42.03

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.65	3.12	15	2.47	2.90	18	2.45	2.85	20	2.91	3.27	20	3.65	4	24
Less: Interest expense .....	0.29	0.33	51	0.17	0.24	40	0.16	0.23	41	0.40	0.48	45	0.92	0.98	46
Equals: Net interest income (tax equivalent) .....	2.35	2.79	18	2.30	2.65	23	2.28	2.60	23	2.51	2.77	25	2.73	3.01	29
Plus: Non-interest income .....	1.46	0.94	80	1.71	1.09	81	1.76	1.04	83	1.63	1.21	73	1.69	1.32	75
Equals: adjusted operating income (tax equivalent) .....	3.81	3.77	63	4	3.80	67	4.04	3.70	73	4.14	4.04	61	4.42	4.41	54
Less: Overhead expense .....	2.30	2.18	63	2.45	2.21	69	2.47	2.17	74	2.53	2.57	60	2.71	2.69	58
Less: Provision for credit losses .....	0.17	0.10	76	-0.32	-0.12	14	-0.23	-0.09	16	0.63	0.51	68	0.31	0.15	84
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	45	0	0.01	46	0	0.01	4	0	0.02	45	0.01	0.01	76
Plus: other tax equivalent adjustments .....	0	0	18	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.33	1.46	38	1.88	1.76	63	1.83	1.66	68	0.98	1.04	41	1.42	1.56	36
Less: Applicable income taxes (tax equivalent) .....	0.26	0.34	20	0.39	0.41	46	0.37	0.38	51	0.16	0.23	28	0.24	0.36	20
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.07	1.10	46	1.49	1.34	69	1.45	1.26	73	0.82	0.81	44	1.18	1.19	43
Plus: Net extraordinary items .....	0	0	99	0.01	0	98	0.01	0	98	0.01	0	97	0.01	0	99
Equals: Net income .....	1.08	1.10	47	1.50	1.34	70	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45
Memo: Net income (last four quarters) .....	1.15	1.10	63	1.47	1.30	71	1.46	1.26	73	0.83	0.82	44	1.19	1.19	45
Net income—BHC and noncontrolling (minority) interest .....	1.08	1.11	45	1.50	1.35	70	1.46	1.27	73	0.83	0.83	44	1.19	1.20	45
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.38	92.93	44	92.43	93.09	39	92.46	93.08	39	92.29	92.32	50	91.04	91.05	50
Average interest-bearing funds / Average assets .....	61.67	60.58	62	61.36	61.98	54	61.08	61.99	54	64.37	64.06	55	66.19	65.57	50
Interest income (tax equivalent) / Average earning assets .....	2.86	3.36	15	2.67	3.12	18	2.65	3.06	20	3.15	3.55	24	4.01	4.41	25
Interest expense / Average earning assets .....	0.31	0.35	51	0.18	0.26	39	0.18	0.25	41	0.44	0.52	45	1.01	1.08	46
Net interest income (tax equivalent) / Average earning assets .....	2.55	3.01	18	2.49	2.85	21	2.47	2.80	23	2.72	3.01	25	3	3.33	28
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.55	4.24	9	3.52	4.07	20	3.52	4.01	22	3.76	4.27	20	4.65	5.09	24
Interest-bearing bank balances .....	1.19	0.79	91	0.15	0.13	81	0.17	0.14	86	0.18	0.27	21	2.84	2.04	86
Federal funds sold and reverse repos .....	1.20	1.05	58	0.24	0.25	61	0.24	0.25	61	0.13	0.68	21	2.23	2.44	46
Trading assets .....	0.92	0.57	71	0.68	0.45	70	0.71	0.45	70	0.83	0.60	70	1.96	0.99	72
Total earning assets .....	2.85	3.33	17	2.65	3.09	21	2.63	3.04	21	3.13	3.51	24	3.99	4.36	26
Investment securities (tax equivalent) .....	1.74	1.96	32	1.77	1.77	51	1.72	1.77	50	2.15	2.25	40	2.48	2.76	27
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.54	1.38	5	0.22	1.23	7	0.29	1.14	8	0.28	1.75	3	1.73	2.32	14
Mortgage-backed securities .....	2.06	1.87	70	1.90	1.55	84	1.84	1.57	80	2.31	2.05	74	2.49	2.61	31
All other securities .....	1.39	2.89	9	0.52	2.85	1	1.35	2.81	10	2.35	3.24	18	2.16	4.06	6
Interest-bearing deposits .....	0.13	0.35	16	0.07	0.22	15	0.07	0.21	16	0.39	0.53	36	1.05	1.10	48
Time deposits of \$250K or more .....	0.33	0.61	16	0.36	0.70	16	0.36	0.66	17	0.71	1.42	6	1.32	1.96	9
Time deposits < \$250K .....	0.43	0.58	38	0.61	0.67	48	0.56	0.62	49	1.84	1.36	88	2.44	1.82	90
Other domestic deposits .....	0.11	0.31	18	0.05	0.16	13	0.05	0.15	12	0.26	0.36	39	0.84	0.93	44
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	1.51	0.88	81	0.03	0.18	15	0.02	0.17	18	0.88	0.62	78	0.66	1.86	21
Other borrowed funds and trading liabilities .....	1.98	1.55	72	1.28	1.29	51	1.28	1.27	50	1.69	1.50	61	2.97	2.38	82
All interest-bearing funds .....	0.47	0.54	46	0.28	0.38	33	0.27	0.37	35	0.62	0.74	41	1.39	1.49	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	2,061,111	2,271,880	3,162,978	2,642,780	2,435,426
Fiduciary activities income	208,800	209,472	282,746	254,769	237,419
Service charges on deposit accounts - domestic	279,417	247,104	336,897	310,803	337,206
Trading revenue	72,710	62,474	80,457	23,435	37,915
Investment banking fees and commissions	355,857	485,957	706,142	549,520	492,877
Insurance activities revenue	2,368	7,918	9,458	10,069	9,082
Venture capital revenue	0	0	0	0	0
Net servicing fees	166,462	151,720	213,852	105,331	101,468
Net securitization income	0	0	0	2,688	4,730
Net gains (losses) on sales of loans, OREO, other assets	133,701	258,582	363,999	387,653	243,918
Other non-interest income	841,796	848,653	1,169,427	998,512	970,811
Total overhead expenses	3,254,736	3,262,248	4,435,293	4,102,074	3,900,483
Personnel expense	1,891,579	1,886,804	2,560,933	2,336,052	2,249,595
Net occupancy expense	294,863	299,508	399,342	397,052	394,757
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	34,795	43,875	58,492	65,083	88,806
Other operating expenses	1,033,499	1,032,061	1,416,526	1,303,887	1,167,325
Fee income on mutual funds and annuities	97,997	96,032	128,773	114,591	113,476
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,637	17,739	18,385	18,387	17,633
Average personnel expense per employee	96.33	106.36	139.29	127.05	127.58
Average assets per employee	9,594.16	10,007.63	9,768.63	8,815.85	8,177.45

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	4.75	2.43	78	4.23	2.14	78	4.07	2.17	77	4.34	2.02	80	4.66	2.72	74
Overhead expenses / Net Interest Income + non-interest income	60.63	58.02	60	61.44	58.85	60	61.31	59.28	53	61.44	62.28	48	61.48	61.29	55
<b>Percent of Average Assets</b>															
Total overhead expense	2.30	2.18	63	2.45	2.21	69	2.47	2.17	74	2.53	2.57	60	2.71	2.69	58
Personnel expense	1.34	1.20	69	1.42	1.23	71	1.43	1.21	75	1.44	1.30	65	1.56	1.41	64
Net occupancy expense	0.21	0.22	39	0.22	0.24	46	0.22	0.23	48	0.24	0.26	43	0.27	0.28	50
Other operating expenses	0.76	0.73	66	0.81	0.72	72	0.82	0.72	74	0.84	0.94	59	0.87	0.97	51
Overhead less non-interest income	0.84	1.22	19	0.74	1.08	18	0.71	1.10	16	0.90	1.25	22	1.02	1.32	26
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	60.40	57.55	62	61.19	58.34	62	61.09	58.83	55	61.18	61.82	52	61.17	60.64	56
Personnel expense	35.10	31.86	66	35.39	32.89	65	35.27	32.93	63	34.84	32.36	62	35.28	32.39	66
Net occupancy expense	5.47	5.98	38	5.62	6.26	37	5.50	6.23	35	5.92	6.58	38	6.19	6.52	42
Other operating expenses	19.83	19.14	58	20.18	18.68	62	20.31	19.18	58	20.42	22.28	54	19.70	21.20	50
Total non-interest income	38.25	24.10	80	42.61	28.20	84	43.56	27.67	84	39.41	28.83	76	38.20	29.23	75
Fiduciary activities income	3.88	2.13	76	3.93	2.27	74	3.89	2.20	74	3.80	2.09	75	3.72	1.97	76
Service charges on domestic deposit accounts	5.19	3.30	83	4.63	3.25	75	4.64	3.27	73	4.64	3.27	78	5.29	3.88	68
Trading revenue	1.35	0.57	82	1.17	0.68	81	1.11	0.62	82	0.35	1.28	54	0.59	1.18	56
Investment banking fees and commissions	6.60	2.15	84	9.12	2.46	89	9.73	2.58	89	8.20	2.46	88	7.73	3.54	80
Insurance activities revenue	0.04	0.36	53	0.15	0.38	61	0.13	0.36	58	0.15	0.41	62	0.14	0.47	57
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	3.09	1.23	84	2.85	0.56	91	2.95	0.60	92	1.57	0.01	92	1.59	0.28	92
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0.04	0	92	0.07	0.01	91
Net gain (loss) - sales of loans, OREO, and other assets	2.48	1.19	79	4.85	3.64	71	5.01	3.30	75	5.78	3.92	72	3.83	1.86	81
Other non-interest income	15.62	8.80	82	15.92	9.39	84	16.11	9.27	85	14.89	9.65	80	15.23	10.04	80
Overhead less non-interest income	22.15	32.79	17	18.58	29.67	18	17.52	30.52	16	21.76	31.93	20	22.98	31.06	24
Applicable income taxes / Pretax net operating income (tax equivalent)	18.35	21.50	20	19.99	21.49	32	19.57	21.18	30	14.31	18.63	20	15.29	20.56	13
Applicable income tax + TE / Pretax net operating income + TE	19.42	23.57	9	20.85	23.11	17	20.38	22.67	16	16.14	21.18	15	16.85	23.23	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	48,266,402	40,428,335	41,754,890	34,609,233	33,258,223	19.39	34.43
Commercial and industrial loans	45,053,330	38,155,678	40,951,442	42,458,187	37,877,346	18.08	41.59
Loans to individuals	8,295,873	6,931,446	7,361,828	11,314,116	10,234,895	19.68	12.04
Loans to depository institutions and acceptances of other banks	13,028	27,973	22,579	14,874	75,689	-53.43	-69.75
Agricultural loans	590,110	498,246	491,081	466,278	628,519	18.44	-11.61
Other loans and leases	15,487,006	14,974,984	14,569,215	14,615,788	14,770,609	3.42	15.12
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	117,705,749	101,016,662	105,151,035	103,478,476	96,845,281	16.52	31.82
Less: Allowance for loan and lease losses	1,166,087	1,112,458	1,088,916	1,662,780	909,944	4.82	29.82
Net loans and leases	116,539,662	99,904,204	104,062,119	101,815,696	95,935,337	16.65	31.84
Debt securities that reprice or mature in over 1 year	46,273,614	47,887,112	51,881,227	32,652,029	30,075,243	-3.37	69.77
Mutual funds and equity securities	3,328	0	23,812	0	0		
Subtotal	162,816,604	147,791,316	155,967,158	134,467,725	126,010,580	10.17	40.79
Interest-bearing bank balances	4,344,509	18,827,475	10,422,819	15,689,427	1,206,588	-76.92	20.62
Federal funds sold and reverse repos	552,264	510,796	511,129	505,775	5,481	8.12	3864.28
Debt securities that reprice or mature within 1 year	1,889,698	1,129,572	1,022,537	2,499,433	1,834,412	67.29	-7.00
Trading assets	2,603,860	3,370,965	2,588,066	2,410,788	1,754,688	-22.76	88.55
Total earning assets	172,206,935	171,630,124	170,511,709	155,573,148	130,811,749	0.34	40.37
Non-interest-bearing cash and due from depository institutions	892,691	1,132,355	989,138	1,102,746	812,789	-21.17	-9.82
Premises, fixed assets, and leases	1,194,924	1,288,653	1,289,558	1,397,337	1,482,489	-7.27	30.40
Other real estate owned	21,859	24,635	20,076	109,394	45,167	-11.27	-58.33
Investment in unconsolidated subsidiaries	17,356	17,291	17,490	17,487	17,486	0.38	-7.02
Intangible and other assets	15,898,685	13,105,179	13,627,950	13,171,118	12,399,952	21.32	27.44
Total assets	190,232,450	187,198,237	186,455,921	171,371,230	145,569,632	1.62	38.72
Quarterly average assets	192,926,284	181,728,165	185,809,475	168,886,528	146,395,946	6.16	41.90
Average loans and leases (YTD)	110,848,588	102,742,244	102,601,734	105,436,958	93,867,868	7.89	24.14
<b>Memoranda</b>							
Loans held-for-sale	1,047,645	1,804,628	2,729,237	1,582,634	1,334,052	-41.95	-21.90
Loans not held-for-sale	116,658,104	99,212,034	102,421,798	101,895,842	95,511,229	17.58	32.64
Real estate loans secured by 1-4 family	28,825,501	23,188,269	24,504,157	18,921,590	17,436,457	24.31	62.17
Commercial real estate loans	19,357,066	17,166,275	17,158,939	15,590,438	15,704,741	12.76	7.64
Construction and land development	2,348,678	2,120,782	1,996,426	1,988,000	1,559,806	10.75	20.00
Multifamily	7,062,802	5,106,805	5,843,851	4,123,093	4,214,718	38.30	74.65
Nonfarm nonresidential	9,945,586	9,938,688	9,318,662	9,479,345	9,930,217	0.07	-16.99
Real estate loans secured by farmland	83,835	73,791	91,794	97,205	117,025	13.61	-42.68
Total investment securities	48,166,640	49,016,684	52,927,576	35,151,462	31,909,655	-1.73	64.46
U.S. Treasury securities	8,423,906	8,937,642	8,971,871	1,000,000	293,777	-5.75	18637.70
US agency securities (excluding mortgage-backed securities)	962,705	558	500,487	604	40,648	172427.78	753.06
Municipal securities	0	0	0	0	4,070		-100.00
Mortgage-backed securities	33,829,129	37,204,656	40,931,778	34,105,021	31,534,082	-9.07	16.31
Asset-backed securities	4,932,572	2,837,128	2,484,628	19,271	11,515	73.86	
Other debt securities	15,000	36,700	15,000	26,566	25,563	-59.13	-58.56
Mutual funds and equity securities	3,328	0	23,812	0	0		
Available-for-sale securities	39,999,857	40,593,675	45,364,342	27,556,113	21,842,433	-1.46	110.40
U.S. Treasury securities	8,423,906	8,937,642	8,971,871	1,000,000	293,777	-5.75	18637.70
US agency securities (excluding mortgage-backed securities)	962,705	558	500,487	604	40,648	172427.78	753.06
Municipal securities	0	0	0	0	4,070		-100.00
Mortgage-backed securities	27,301,377	31,633,780	35,891,984	26,543,985	21,493,562	-13.70	45.04
Asset-backed securities	3,311,869	0	0	0	0		
Other debt securities	0	21,695	0	11,524	10,376	-100.00	-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-567,617	239,196	124,877	427,517	48,931		
Available-for-sale securities appreciation (depreciation)	-6,290,855	-66,452	-529,424	746,127	150,927		
Structured notes, fair value	0	5	0	42	187	-100.00	-100.00
Pledged securities	12,626,336	14,709,785	14,558,494	13,621,702	7,967,034	-14.16	62.29

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	47,207,444	6,959,901	10,068,022	7,959,461	2,887,360	578.28	2149.00
NOW, ATS and transaction accounts	49,058,938	2,979,983	6,201,859	3,873,754	2,796,171	1546.28	8948.83
Time deposits less brokered deposits < \$250K	2,540,662	2,623,333	2,358,358	4,007,349	8,236,377	-3.15	-62.66
MMDA and other savings accounts	42,951,953	137,988,379	132,509,881	117,733,109	94,558,039	-68.87	-52.07
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	141,758,997	150,551,596	151,138,120	133,573,673	108,477,947	-5.84	43.10
Time deposits of \$250K or more	399,912	641,387	601,321	970,879	2,607,575	-37.65	-80.81
Foreign deposits	7	3	0	0	107	133.33	-97.59
Federal funds purchased and repos	4,224,119	228,327	172,533	219,739	386,588	1750.03	1036.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	6,205,741	3,119,833	2,349,447	2,275,740	2,009,923	98.91	145.50
Other borrowings w/remaining maturity over 1 year	13,491,896	7,974,043	7,931,544	9,300,330	8,372,903	69.20	27.63
Brokered deposits < \$250K	2,873,098	908,295	895,930	762,452	804,121	216.32	22.54
Noncore funding	27,194,773	12,871,888	11,950,775	13,529,140	14,181,217	111.27	51.93
Trading liabilities	2,416,917	1,015,794	745,431	912,301	899,506	137.93	191.65
Subordinated notes and debentures + trust preferred securities	2,308,886	2,071,144	1,760,666	2,132,998	2,065,686	11.48	15.32
Other liabilities	3,262,997	3,177,574	3,437,319	3,241,553	2,907,158	2.69	56.58
Total liabilities	176,942,570	169,687,996	169,032,311	153,389,665	128,531,514	4.28	45.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	2,445,664	1,855,994	1,855,994	1,855,994	1,855,994	31.77	142.47
Common stock	1,256,702	1,256,702	1,256,702	1,256,702	1,256,702	0.00	0.00
Common surplus	6,311,666	6,186,327	6,322,487	6,325,588	6,338,803	2.03	-0.24
Retained earnings	15,450,460	14,132,687	14,553,469	12,750,771	12,468,977	9.32	52.59
Accumulated other comprehensive income	-6,257,645	-45,372	-586,010	737,989	26,262		
Other equity capital components	-5,917,167	-5,876,343	-5,979,261	-4,945,637	-4,908,806		
Total holding company equity capital	13,289,680	17,509,995	17,423,381	17,981,407	17,037,932	-24.10	-12.85
Noncontrolling (minority) interest in subsidiaries	200	246	229	158	186	-18.70	-83.91
Total equity capital, including minority interest	13,289,880	17,510,241	17,423,610	17,981,565	17,038,118	-24.10	-12.85
Total liabilities and capital	190,232,450	187,198,237	186,455,921	171,371,230	145,569,632	1.62	38.72
<b>Memoranda</b>							
Non-interest-bearing deposits	47,207,451	53,455,189	52,092,410	43,226,321	28,877,565	-11.69	46.78
Interest-bearing deposits	97,824,563	98,646,092	100,542,961	92,080,683	83,012,185	-0.83	37.14
Total deposits	145,032,014	152,101,281	152,635,371	135,307,004	111,889,750	-4.65	40.13
Long-term debt that reprices within 1 year	750,967	750,564	750,666	750,734	650,656	0.05	199.40
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	17,423,381	17,981,407	17,981,407	17,037,932	15,594,794		
Accounting restatements	0	0	0	-233,131	0		
Net income	1,522,533	1,996,150	2,625,203	1,343,978	1,716,897		
Net sale of new perpetual preferred stock	589,670	0	0	0	435,194		
Net sale of new common stock	51,273	74,211	107,454	84,193	85,081		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,027,178	1,144,178	134,239	834,614		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	625,542	614,234	822,506	829,053	804,010		
Change in other comprehensive income	-5,671,635	-783,361	-1,323,999	711,727	844,590		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-117,000	0	0	0		
Holding company equity capital, ending balance	13,289,680	17,509,995	17,423,381	17,981,407	17,037,932		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	25.37	39.88	24	21.60	36.06	21	22.39	36.25	24	20.20	36.22	20	22.85	37.78	24
Commercial and industrial loans	23.68	11.23	92	20.38	11.11	90	21.96	10.76	91	24.78	13.52	93	26.02	12.02	94
Loans to individuals	4.36	3.58	67	3.70	3.60	66	3.95	3.36	66	6.60	3.40	78	7.03	4.20	73
Loans to depository institutions and acceptances of other banks	0.01	0.02	75	0.01	0.02	84	0.01	0.02	81	0.01	0.03	78	0.05	0.04	81
Agricultural loans	0.31	0.19	75	0.27	0.21	71	0.26	0.18	74	0.27	0.19	74	0.43	0.24	78
Other loans and leases	8.14	4.52	77	8	4.26	78	7.81	4.47	74	8.53	4.63	79	10.15	5.01	86
Net loans and leases	61.26	63.09	41	53.37	58.81	33	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42
Debt securities over 1 year	24.32	18.76	71	25.58	18.32	72	27.82	19.46	74	19.05	15.55	68	20.66	14.60	83
Mutual funds and equity securities	0	0.05	32	0	0.05	13	0.01	0.06	41	0	0.05	13	0	0.06	13
Subtotal	85.59	83.05	50	78.95	78.17	42	83.65	79.22	63	78.47	78.16	36	86.56	79.65	71
Interest-bearing bank balances	2.28	3.61	47	10.06	9.37	60	5.59	8.50	38	9.16	7.51	64	0.83	3.06	22
Federal funds sold and reverse repos	0.29	0.52	77	0.27	0.53	75	0.27	0.54	74	0.30	0.82	77	0	1.57	59
Debt securities 1 year or less	0.99	1.71	45	0.60	1.51	33	0.55	1.56	29	1.46	1.68	54	1.26	1.91	52
Trading assets	1.37	0.59	84	1.80	0.58	87	1.39	0.49	87	1.41	1.01	82	1.21	1.19	79
Total earning assets	90.52	90.76	50	91.68	91.57	52	91.45	91.77	47	90.78	91.05	45	89.86	89.53	52
Non-interest cash and due from depository institutions	0.47	0.98	14	0.60	0.99	20	0.53	0.82	24	0.64	1.07	18	0.56	1.14	13
Other real estate owned	0.01	0.01	70	0.01	0.01	65	0.01	0.01	65	0.06	0.02	86	0.03	0.03	61
All other assets	9.01	8.19	62	7.71	7.39	57	8.02	7.35	62	8.58	7.82	61	9.58	9.27	56
<b>Memoranda</b>															
Short-term investments	3.57	6.75	39	10.93	12.31	51	6.41	11.47	32	10.91	11.17	55	2.09	7.63	26
U.S. Treasury securities	4.43	1.98	79	4.77	1.18	87	4.81	1.47	84	0.58	0.84	69	0.20	1.03	51
US agency securities (excluding mortgage-backed securities)	0.51	0.81	55	0	0.75	22	0.27	0.82	45	0	0.63	22	0.03	0.54	29
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	19
Mortgage-backed securities	17.78	12.93	71	19.87	13.46	78	21.95	14.14	81	19.90	11.75	88	21.66	11.44	92
Asset-backed securities	2.59	0.85	82	1.52	0.47	84	1.33	0.50	82	0.01	0.32	54	0.01	0.28	53
Other debt securities	0.01	0.51	27	0.02	0.51	31	0.01	0.53	28	0.02	0.42	34	0.02	0.39	36
Loans held-for-sale	0.55	0.30	79	0.96	0.50	78	1.46	0.55	84	0.92	0.52	77	0.92	0.39	81
Loans held for investment	61.32	63.03	41	53	58.34	33	54.93	58.06	38	59.46	61.72	36	65.61	63.50	42
Real estate loans secured by 1-4 family	15.15	12.79	63	12.39	11.57	57	13.14	11.46	61	11.04	11.91	46	11.98	13.29	44
Revolving	2.10	1.52	68	2.36	1.44	72	2.26	1.42	69	3.07	1.66	77	4.39	2.07	85
Closed-end, secured by first liens	12.87	10.86	66	9.83	9.73	55	10.69	9.67	64	7.68	9.81	38	7.09	10.69	31
Closed-end, secured by junior liens	0.19	0.19	69	0.20	0.19	67	0.19	0.17	71	0.30	0.22	76	0.50	0.28	81
Commercial real estate loans	10.18	24.89	19	9.17	22.35	18	9.20	22.69	19	9.10	22.22	20	10.79	22.23	27
Construction and land development	1.23	3.92	27	1.13	3.40	23	1.07	3.34	22	1.16	3.40	26	1.07	3.44	27
Multifamily	3.71	3.87	60	2.73	3.32	54	3.13	3.57	58	2.41	3.12	45	2.90	3.01	55
Nonfarm nonresidential	5.23	15.73	19	5.31	14.65	17	5	14.57	17	5.53	14.72	21	6.82	14.69	26
Real estate loans secured by farmland	0.04	0.34	40	0.04	0.35	41	0.05	0.30	46	0.06	0.33	44	0.08	0.36	50

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	41.01	62.29	21	40.02	60.51	20	39.71	61.05	20	33.45	57.15	15	34.34	57.46	18
Real estate loans secured by 1-4 family	24.49	20.65	64	22.95	20	60	23.30	19.86	62	18.29	19.43	44	18	20.75	38
Revolving	3.39	2.39	67	4.37	2.47	78	4.01	2.43	73	5.08	2.64	83	6.60	3.15	88
Closed-end	21.10	18.01	67	18.58	17.35	57	19.30	17.24	63	13.21	16.59	34	11.41	17.39	30
Commercial real estate loans	16.45	38.12	18	16.99	37.13	20	16.32	37.86	19	15.07	34.63	20	16.22	33.52	23
Construction and land development	2	6.10	24	2.10	5.69	22	1.90	5.65	21	1.92	5.26	21	1.61	5.09	21
1-4 family	0	1.40	9	0	1.19	8	0	1.18	7	0	0.93	10	0	0.94	15
Other	2	4.62	30	2.10	4.46	27	1.90	4.40	25	1.92	4.19	27	1.61	4.02	23
Multifamily	6	5.86	62	5.06	5.41	58	5.56	5.78	60	3.98	4.96	48	4.35	4.69	53
Nonfarm nonresidential	8.45	24.30	15	9.84	24.45	18	8.86	24.56	16	9.16	22.93	19	10.25	22.15	25
Owner-occupied	2.74	8.11	21	2.93	8.31	19	2.92	8.29	20	2.67	7.68	20	2.94	7.72	24
Other	5.71	15.95	17	6.91	15.83	20	5.94	15.94	16	6.49	14.95	21	7.31	14.34	24
Real estate loans secured by farmland	0.07	0.55	41	0.07	0.61	41	0.09	0.54	45	0.09	0.54	44	0.12	0.55	50
Loans to depository institutions and acceptances of other banks	0.01	0.04	75	0.03	0.03	82	0.02	0.04	81	0.01	0.06	76	0.08	0.11	80
Commercial and industrial loans	38.28	18.37	91	37.77	19.45	91	38.95	18.86	93	41.03	22.17	93	39.11	19.53	89
Loans to individuals	7.05	6.24	67	6.86	6.58	65	7	6.24	66	10.93	6.13	75	10.57	7.13	69
Credit card loans	0.83	0.53	80	0.92	0.51	80	0.92	0.53	80	0.96	0.65	78	1.17	0.81	76
Agricultural loans	0.50	0.31	75	0.49	0.38	72	0.47	0.34	74	0.45	0.32	73	0.65	0.37	77
Other loans and leases	13.16	8.16	75	14.82	8.42	75	13.86	8.75	72	14.12	9.09	71	15.25	9.85	75
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	268.21	411.16	25	253.16	383.43	24	254.58	391.81	25	213.70	381.27	20	219.93	391.26	25
Real estate loans secured by 1-4 family	160.18	133.66	67	145.20	124.74	64	149.40	126.06	66	116.83	125.03	46	115.30	138.18	43
Revolving	22.15	15.46	68	27.65	15.53	76	25.69	15.44	73	32.46	17.42	75	42.25	21.26	80
Closed-end	138.03	116.59	69	117.55	107.54	58	123.71	108.85	66	84.37	106.14	38	73.06	115.20	31
Commercial real estate loans	107.56	254.65	19	107.49	238.58	20	104.62	245.88	20	96.26	234.65	21	103.85	229.44	26
Construction and land development	13.05	39.81	25	13.28	36.07	24	12.17	35.95	23	12.27	35.62	27	10.31	34.95	25
1-4 family	0	9.02	8	0	7.44	7	0	7.42	6	0	6.34	10	0.01	6.61	14
Other	13.05	30.27	30	13.28	28.34	28	12.17	28.11	26	12.27	28.16	30	10.30	27.32	29
Multifamily	39.25	40.47	62	31.98	35.29	60	35.63	38.66	59	25.46	32.74	45	27.87	31.04	51
Nonfarm nonresidential	55.27	161.09	17	62.23	156.30	18	56.82	158.05	18	58.53	155.06	21	65.67	152.10	25
Owner-occupied	17.89	53.43	21	18.55	52.63	20	18.71	52.99	21	17.07	52.37	21	18.84	53.07	25
Other	37.38	105.96	19	43.69	100.99	23	38.10	102.54	18	41.46	100.54	24	46.83	97.41	29
Real estate loans secured by farmland	0.47	3.36	41	0.46	3.67	39	0.56	3.22	46	0.60	3.44	44	0.77	3.60	47
Loans to depository institutions and acceptances of other banks	0.07	0.26	75	0.18	0.20	83	0.14	0.21	81	0.09	0.28	77	0.50	0.44	80
Commercial and industrial loans	250.35	115.08	92	238.93	116.17	93	249.68	114.45	93	262.16	139.91	93	250.48	122.02	95
Loans to individuals	46.10	35.47	70	43.40	36.56	68	44.89	34.55	71	69.86	37.47	77	67.68	43.51	68
Credit card loans	5.43	2.79	81	5.81	2.58	81	5.92	2.77	80	6.11	3.30	79	7.47	4.34	79
Agricultural loans	3.28	1.73	76	3.12	2.03	74	2.99	1.86	75	2.88	1.88	74	4.16	2.18	79
Other loans and leases	86.06	50.11	75	93.77	47.63	79	88.83	51.06	76	90.25	49.54	78	97.68	52.44	80
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	17.44	30.74	21	17.95	29.25	22	16.81	30.07	21	16.51	27.32	23	17.41	26.45	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	114.04	205.31	24	113.51	187.63	28	107.79	195.33	24	105.51	183.76	28	111.49	178.57	33
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	131.94	262.15	21	132.06	244.92	23	126.51	252.85	20	122.58	240.85	22	130.33	236.10	29

BHC Name

City/State

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	3.57	6.75	39	10.93	12.31	51	6.41	11.47	32	10.91	11.17	55	2.09	7.63	26
Liquid assets	27.13	23.63	64	37.39	29.12	75	34.82	29.03	66	31.99	26.22	69	24.49	22.44	66
Investment securities	25.32	20.98	66	26.18	20.37	66	28.39	21.63	69	20.51	17.85	63	21.92	16.99	76
Net loans and leases	61.26	63.09	41	53.37	58.81	33	55.81	58.67	41	59.41	61.58	37	65.90	63.77	42
Net loans, leases and standby letters of credit	63.61	63.92	45	55.22	59.61	37	57.81	59.49	47	61.30	62.48	39	68.17	64.84	49
Core deposits	74.52	74.28	39	80.42	75.52	63	81.06	75.71	65	77.94	70.67	63	74.52	63.09	73
Noncore funding	14.30	12.30	66	6.88	10.15	47	6.41	10.30	45	7.89	14.13	37	9.74	19.36	26
Time deposits of \$250K or more	0.21	1.67	5	0.34	1.67	9	0.32	1.58	9	0.57	2.11	15	1.79	2.94	29
Foreign deposits	0	0.33	78	0	0.33	78	0	0.34	39	0	0.36	39	0	0.43	76
Federal funds purchased and repos	2.22	1.24	78	0.12	1.19	32	0.09	1.23	29	0.13	1.47	27	0.27	1.94	29
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.93	0.58	84	-0.15	0.54	15	-0.18	0.54	16	-0.17	0.54	15	0.26	0.48	47
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.26	2.18	68	1.67	0.88	72	1.26	1	65	1.33	1.24	62	1.38	3.01	33
Earning assets that reprice within 1 year	35.08	35.71	44	40.29	38.80	51	37.06	37.37	51	43.57	39.38	57	43.34	39.29	65
Interest-bearing liabilities that reprice within 1 year	2.73	6.79	20	1.81	6.64	8	1.67	6.39	6	2.74	8.20	12	6.71	10.19	26
Long-term debt that reprices within 1 year	0.39	0.38	72	0.40	0.27	78	0.40	0.26	79	0.44	0.47	74	0.45	0.96	61
Net assets that reprice within 1 year	31.95	27.35	56	38.08	30.83	64	34.99	29.65	62	40.39	29.11	76	36.18	26.63	76
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	12.53	5.89	76	-5.14	-3.31	44	0	-2.33	58	-3.84	3.20	32	8.83	14.45	34
Net short-term noncore funding dependence	4.21	0.87	66	-10.59	-9.17	36	-5.14	-7.71	55	-10.85	-4.76	24	1.95	3.38	37
Short-term investment / Short-term noncore funding	49.74	112.63	35	424.87	304.29	72	303.98	273.46	66	457.21	184.19	89	55.31	77.77	52
Liquid assets - short-term noncore funding / Nonliquid assets	27.39	24.05	61	55.60	36.72	76	50.17	36.68	70	43.52	28.18	79	27.42	16.97	79
Net loans and leases / Total deposits	80.35	79.04	51	65.68	73.05	32	68.18	72.79	41	75.25	79.43	35	85.74	90.31	36
Net loans and leases / Core deposits	82.21	86.19	45	66.36	78.83	27	68.85	78.25	35	76.22	88.34	25	88.44	103.93	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.34	-10.05	69	1.58	0.50	84	0.80	0.12	78	2.87	1.57	75	0.34	0.72	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-36.99	-19.27	12	-0.44	1.06	13	-3.40	-0.25	5	5.01	4.31	65	1.06	1.36	47
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47		0	0	29		-0.02		0	0.02	26	0	0	30
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	16.95	26.09	36	17.18	13.65	64	14.24	14.28	58	21.61	11.38	72	31.55	12.67	81
Available-for-sale securities	83.04	71.92	65	82.82	84.59	35	85.71	83.77	41	78.39	87.23	28	68.45	85.40	18
U.S. Treasury securities	17.49	9.62	77	18.23	6.01	85	16.95	6.70	82	2.84	4.72	67	0.92	6.15	48
US agency securities (excluding mortgage-backed securities)	2	4.10	50	0	4.24	22	0.95	4.12	41	0	4.01	22	0.13	3.49	28
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0.01	7.75	16
Mortgage-backed securities	70.23	62.34	58	75.90	66.09	58	77.34	66.54	61	97.02	66.64	94	98.82	67.43	97
Asset-backed securities	10.24	4.33	78	5.79	2.45	78	4.69	2.50	72	0.05	1.91	52	0.04	1.66	52
Other debt securities	0.03	3.02	24	0.07	3.01	27	0.03	3.08	26	0.08	3.01	32	0.08	2.94	32
Mutual funds and equity securities	0.01	0.27	30	0	0.29	13	0.04	0.29	38	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.92	9.28	37	2.30	8.18	22	1.93	7.78	24	7.11	10.55	46	5.75	11.86	36
Debt securities 1 to 5 years	25.85	20.14	67	27.26	17.39	76	25.63	18.25	72	2.70	17.03	19	0.49	17.94	5
Debt securities over 5 years	70.22	68.28	44	70.43	72.07	38	72.40	71.11	40	90.19	69.86	78	93.76	66.02	92
Pledged securities	26.21	31.26	45	30.01	33.37	47	27.51	32.26	43	38.75	35.67	52	24.97	30.57	47
Structured notes, fair value	0	0.20	39	0	0.06	82	0	0.11	40	0	0.02	85	0	0.03	84
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-66.84	-40.81	21	4.29	64.27	23	-36.04	27.98	9	513.65	183.32	88	-25.82	26.69	14
Investment securities	-1.73	11.76	37	35.11	32.48	57	50.57	31.36	77	10.16	23.62	34	3.11	11.75	36
Core deposits	-5.84	4.57	14	11.49	16.96	27	13.15	16.94	48	23.13	26.88	42	5.77	11.23	39
Noncore funding	111.27	36.20	86	2.96	-21.64	82	-11.67	-14.79	57	-4.60	-12.18	60	-17.70	6.59	17

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			74,682,147	66,865,411	65,539,262
Commit: Secured commercial real estate loans	4,111,674	2,786,232	3,180,255	2,364,874	2,961,473
Commit: Unsecured real estate loans	4,006,529	3,427,079	3,620,481	2,741,420	2,812,825
Credit card lines (reported semiannually, June/Dec)			7,217,075	6,685,165	6,560,357
Securities underwriting	0	0	179,802	0	0
Standby letters of credit	4,473,303	3,463,067	3,718,856	3,231,232	3,303,167
Commercial and similar letters of credit	86,560	62,098	79,008	74,109	90,621
Securities lent	0	122,707	0	152,117	518,368
Credit derivatives - notional amount (holding company as guarantor)	92,730	238,675	241,622	319,780	226,841
Credit derivatives - notional amount (holding company as beneficiary)	23,700	100,715	222,915	102,770	175,437
Credit derivative contracts w/ purchased credit protection-investment grade	23,700	71,000	202,400	44,000	113,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	1,341,477	3,455,391	3,143,457	3,622,284	2,737,895
Written options contracts (interest rate)	2,445,569	3,291,102	3,039,646	3,363,281	6,465,878
Purchased options contracts (interest rate)	3,478,366	6,374,717	3,978,839	11,779,224	8,219,404
Interest rate swaps	112,208,641	98,320,419	102,207,922	98,609,059	93,965,444
Futures and forward foreign exchange	7,439,774	6,101,665	7,936,831	4,919,458	4,827,801
Written options contracts (foreign exchange)	198,015	278,562	215,243	267,315	302,467
Purchased options contracts (foreign exchange)	198,015	278,565	215,243	267,315	302,467
Foreign exchange rate swaps	568,887	718,937	705,257	930,517	1,139,517
Commodity and other futures and forward contracts	920,279	783,862	1,202,841	1,496,596	1,377,684
Written options contracts (commodity and other)	3,634,704	2,983,795	3,141,221	2,337,088	1,527,612
Purchased options contracts (commodity and other)	3,601,495	2,445,908	2,642,005	1,697,201	566,133
Commodity and other swaps	9,813,473	10,198,271	8,867,003	6,307,586	4,241,920

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							40.05	22.78	89	39.02	22.01	89	45.02	23.52	91
Standby letters of credit	2.35	0.66	91	1.85	0.66	90	1.99	0.65	91	1.89	0.71	88	2.27	0.84	88
Commercial and similar letters of credit	0.05	0.02	84	0.03	0.02	78	0.04	0.02	81	0.04	0.02	82	0.06	0.02	82
Securities lent	0	0.08	42	0.07	0.10	85	0	0.10	41	0.09	0.18	82	0.36	0.40	83
Credit derivatives - notional amount (holding company as guarantor)	0.05	0.27	56	0.13	0.24	64	0.13	0.24	63	0.19	0.35	64	0.16	0.42	64
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.17	60	0.05	0.18	66	0.12	0.18	67	0.06	0.30	65	0.12	0.52	66
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.20	69	0.04	0.18	73	0.11	0.18	74	0.03	0.25	69	0.08	0.30	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	76.67	44.74	82	72.24	47.31	84	73.63	46.30	84	79.12	48.62	84	86.33	68.47	81
Interest rate contracts	62.80	32.78	85	59.53	35.15	87	60.27	32.46	87	68.49	34.36	86	76.52	47.31	83
Interest rate futures and forward contracts	0.71	3.53	72	1.85	4.39	73	1.69	3.25	74	2.11	6.21	67	1.88	10.67	72
Written options contracts (interest rate)	1.29	1.49	75	1.76	1.69	72	1.63	1.41	76	1.96	2.18	66	4.44	2.47	85
Purchased options contracts (interest rate)	1.83	1.57	79	3.41	1.29	84	2.13	1.31	80	6.87	1.46	89	5.65	2.65	81
Interest rate swaps	58.99	23.04	89	52.52	20.27	88	54.82	20.49	89	57.54	20.83	89	64.55	28.86	88
Foreign exchange contracts	4.42	6.65	85	3.94	6.12	84	4.87	6.30	86	3.73	6.01	83	4.51	10.12	83
Futures and forward foreign exchange contracts	3.91	4.26	87	3.26	3.76	87	4.26	3.78	88	2.87	3.47	85	3.32	5.23	84
Written options contracts (foreign exchange)	0.10	0.04	87	0.15	0.04	89	0.12	0.04	88	0.16	0.03	87	0.21	0.05	87
Purchased options contracts (foreign exchange)	0.10	0.04	87	0.15	0.04	88	0.12	0.04	88	0.16	0.04	87	0.21	0.08	87
Foreign exchange rate swaps	0.30	0.85	82	0.38	0.76	81	0.38	0.76	81	0.54	0.77	85	0.78	2.03	84
Equity, commodity, and other derivative contracts	9.45	1.18	91	8.77	0.91	92	8.50	0.92	92	6.91	1.86	90	5.30	3.32	85
Commodity and other futures and forward contracts	0.48	0.09	91	0.42	0.07	91	0.65	0.07	91	0.87	0.14	91	0.95	0.19	89
Written options contracts (commodity and other)	1.91	0.41	90	1.59	0.31	90	1.68	0.32	90	1.36	0.52	89	1.05	0.98	86
Purchased options contracts (commodity and other)	1.89	0.31	91	1.31	0.21	90	1.42	0.21	90	0.99	0.37	89	0.39	0.94	83
Commodity and other swaps	5.16	0.31	93	5.45	0.30	93	4.76	0.31	93	3.68	0.32	92	2.91	0.38	89
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							72.79	44.98	80	63.42	42.82	79	69.82	45.53	78

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	145,848,695	135,231,194	137,295,508	135,596,924	125,674,222
Interest rate contracts .....	119,474,053	111,441,629	112,369,864	117,373,848	111,388,621
Foreign exchange contracts .....	8,404,691	7,377,729	9,072,574	6,384,605	6,572,252
Equity, commodity, and other contracts .....	17,969,951	16,411,836	15,853,070	11,838,471	7,713,349
<b>Derivatives Position</b>					
Futures and forwards .....	9,701,530	10,340,918	12,283,129	10,038,338	8,943,380
Written options .....	6,278,288	6,553,459	6,396,110	5,967,684	8,295,957
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	6,278,288	6,553,459	6,396,110	5,967,684	8,295,957
Purchased options .....	7,277,876	9,099,190	6,836,087	13,743,740	9,088,004
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	7,277,876	9,099,190	6,836,087	13,743,740	9,088,004
Swaps .....	122,591,001	109,237,627	111,780,182	105,847,162	99,346,881
Held for trading .....	105,224,899	98,808,024	98,641,451	99,462,087	86,466,465
Interest rate contracts .....	78,850,257	75,018,459	73,715,807	81,239,011	72,180,864
Foreign exchange contracts .....	8,404,691	7,377,729	9,072,574	6,384,605	6,572,252
Equity, commodity, and other contracts .....	17,969,951	16,411,836	15,853,070	11,838,471	7,713,349
Non-traded .....	40,623,796	36,423,170	38,654,057	36,134,837	39,207,757
Interest rate contracts .....	40,623,796	36,423,170	38,654,057	36,134,837	39,207,757
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	139,617,807	128,748,734	131,101,797	129,673,240	117,491,264
One year or less .....	105,126,101	28,135,799	34,108,496	40,550,303	29,176,629
Over 1 year to 5 years .....	24,451,133	64,682,125	60,586,256	53,994,458	55,804,979
Over 5 years .....	10,040,573	35,930,810	36,407,045	35,128,479	32,509,656
Gross negative fair value (absolute value) .....	3,570,359	2,163,670	1,675,532	817,398	522,865
Gross positive fair value .....	2,361,317	2,854,877	2,245,555	2,179,242	1,250,957
Held for trading .....	2,344,255	2,810,040	2,206,121	2,106,824	1,060,472
Non-traded .....	17,062	44,837	39,434	72,418	190,485
Current credit exposure on risk-based capital derivative contracts .....	1,618,631	2,529,642	1,886,836	1,785,038	1,013,579
Credit losses on derivative contracts .....	51	461	461	125	58
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	71	621	7
90+ days past due .....	4,680	0	0	152	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	81.92	93.95	17	82.41	94.10	18	81.85	94.17	16	86.56	94.10	21	88.63	93.44	25
Foreign exchange contracts .....	5.76	3.10	77	5.46	3.22	79	6.61	3.47	78	4.71	3.49	77	5.23	3.20	79
Equity, commodity, and other contracts .....	12.32	1.15	93	12.14	1.21	93	11.55	1.14	92	8.73	1.17	92	6.14	1.64	84
<b>Futures and forwards .....</b>															
Written options .....	6.65	9.12	62	7.65	12.59	56	8.95	11.16	60	7.40	14.05	50	7.12	13.49	50
Exchange-traded .....	4.30	5.29	59	4.85	7.18	52	4.66	6.28	57	4.40	8.18	47	6.60	5.91	64
Over-the-counter .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	4.30	4.93	61	4.85	6.91	53	4.66	5.96	58	4.40	7.73	50	6.60	5.10	69
Exchange-traded .....	4.99	4.14	67	6.73	3.41	74	4.98	3.27	70	10.14	3.42	81	7.23	4.42	72
Over-the-counter .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	4.99	3.58	70	6.73	3.01	78	4.98	2.87	71	10.14	2.86	83	7.23	3.35	79
<b>Held for trading .....</b>															
Interest rate contracts .....	84.05	77.96	50	80.78	71.71	51	81.42	74.26	46	78.06	68.76	51	79.05	69.75	47
Foreign exchange contracts .....	72.15	38.03	64	73.07	40.70	64	71.85	40.42	62	73.35	43.53	60	68.80	44.16	57
Equity, commodity, and other contracts .....	54.06	31.70	61	55.47	34.66	58	53.69	34.15	58	59.91	36.62	58	57.43	37.24	57
<b>Non-traded .....</b>															
Interest rate contracts .....	5.76	1.66	83	5.46	1.55	86	6.61	1.68	85	4.71	1.60	85	5.23	1.60	87
Foreign exchange contracts .....	12.32	0.57	96	12.14	0.61	96	11.55	0.60	95	8.73	0.68	94	6.14	0.83	88
Equity, commodity, and other contracts .....															
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	27.85	61.97	35	26.93	59.30	35	28.15	59.58	37	26.65	56.47	39	31.20	55.84	42
Over 1 year to 5 years .....	27.85	57.96	39	26.93	56.22	38	28.15	56.71	40	26.65	53.82	39	31.20	52.22	43
Over 5 years .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Gross negative fair value (absolute value) .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Gross positive fair value .....	95.73	93.16	37	95.21	91.91	41	95.49	92.53	39	95.63	91.48	48	93.49	93.86	33
One year or less .....	72.08	37.29	80	20.81	27.90	53	24.84	27.56	57	29.91	32.05	56	23.22	32.17	54
Over 1 year to 5 years .....	16.76	22.61	38	47.83	29.78	79	44.13	27.01	72	39.82	27.06	67	44.40	30.45	70
Over 5 years .....	6.88	26.09	28	26.57	29.19	49	26.52	29.89	47	25.91	29.56	48	25.87	28.09	54
Gross negative fair value (absolute value) .....	2.45	2.48	49	1.60	1.18	68	1.22	0.98	65	0.60	1.55	30	0.42	0.83	38
Gross positive fair value .....	1.62	2.55	39	2.11	1.59	74	1.64	1.34	68	1.61	2.23	37	1	1.19	45
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.21	0.10	86	0.14	0.05	88	0.11	0.04	86	0.05	0.07	67	0.04	0.06	71
Gross positive fair value (X) .....	0.14	0.10	81	0.19	0.06	90	0.14	0.05	89	0.15	0.09	82	0.09	0.07	83
Held for trading (X) .....	0.14	0.06	87	0.19	0.05	90	0.14	0.04	90	0.14	0.07	84	0.07	0.06	83
Non-traded (X) .....	0	0.02	26	0	0.01	38	0	0.01	40	0	0.02	43	0.01	0.01	75
Current credit exposure (X) .....	0.10	0.06	81	0.17	0.05	89	0.12	0.04	89	0.12	0.06	80	0.07	0.05	80
Credit losses on derivative contracts .....	0	0	94	0	0	91	0	0	91	0	0	85	0	0	90
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	96	0	0	97	0	0	95
90+ days past due .....	0.03	0	96	0	0	47	0	0	47	0	0	96	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.01	0.70	77	1.83	0.59	87	1.31	0.46	86	1.33	0.85	78	0.77	0.73	77

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	1,088,916	1,662,780	1,662,780	909,944	897,532
Gross losses	182,615	274,617	327,201	527,763	511,131
Write-downs, transfers to loans held-for-sale	0	20,258	21,993	7,003	15,484
Recoveries	59,582	108,223	140,908	83,639	79,094
Net losses	123,033	166,394	186,293	444,124	432,037
Provision for loan and lease losses	203,256	-377,477	-381,011	965,606	441,227
Adjustments	-3,052	-6,451	-6,560	231,354	3,222
Ending balance	1,166,087	1,112,458	1,088,916	1,662,780	909,944
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.14	0.09	75	-0.28	-0.12	16	-0.21	-0.09	18	0.60	0.51	66	0.31	0.15	84
Provision for loan and lease losses / Average loans and leases	0.24	0.16	75	-0.49	-0.21	18	-0.37	-0.16	19	0.92	0.82	62	0.47	0.24	84
Provision for loan and lease losses / Net loan and lease losses	165.20	151.30	60	-226.86	-65.12	30	-204.52	-105.48	33	217.42	487.86	25	102.13	130.58	33
Allowance for loan and lease losses / Total loans and leases not held for sale	1	1.17	34	1.12	1.32	33	1.06	1.23	35	1.63	1.58	62	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases	0.99	1.15	34	1.10	1.30	33	1.04	1.20	35	1.61	1.55	62	0.94	0.81	63
Allowance for loan and lease losses / Net loans and leases losses (X)	7.11	38.64	26	5.01	17.40	13	5.85	21.39	23	3.74	11.58	18	2.11	8.03	17
Allowance for loan and lease losses / Nonaccrual assets	284.80	428.13	42	188.27	330.05	28	226	364.13	36	200.70	299.17	39	126.79	218.72	36
ALLL / 90+ days past due + nonaccrual loans and leases	250.04	320.87	46	163.16	271.93	30	195.32	287.08	36	181.01	244.34	40	110.36	151.73	40
Gross loan and lease losses / Average loans and leases	0.22	0.16	74	0.36	0.20	81	0.32	0.19	77	0.50	0.34	77	0.54	0.28	85
Recoveries / Average loans and leases	0.07	0.07	62	0.14	0.08	81	0.14	0.08	81	0.08	0.07	67	0.08	0.08	61
Net losses / Average loans and leases	0.15	0.09	74	0.22	0.12	74	0.18	0.11	72	0.42	0.27	77	0.46	0.21	86
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.02	0	96	0.02	0	94	0.01	0	90	0.02	0	92
Recoveries / Prior year-end losses	18.21	34.26	21	20.51	25.09	51	26.70	34.67	46	16.36	33.98	14	23.32	36.22	33
Earnings coverage of net loan and lease losses (X)	16.79	36.38	44	12.68	26.30	39	15.43	39.72	39	5.68	22.91	25	5.70	24.40	23

**Net Loan and Lease Losses By Type**

Real estate loans	0	-0.01	72	0.12	0.02	87	0.08	0.02	87	0.06	0.04	71	0.07	0.01	90
Real estate loans secured by 1-4 family	-0.02	-0.02	39	0.02	-0.01	88	0.02	-0.02	89	0.03	0.01	75	0.07	0.01	91
Revolving	-0.04	-0.06	42	0.12	-0.07	95	0.12	-0.07	94	0.09	0.01	82	0.18	0.02	89
Closed-end	-0.02	-0.01	39	0	-0.01	71	0	-0.01	56	0.01	0	60	0.01	0	61
Commercial real estate loans	0.03	0	87	0.24	0.04	91	0.18	0.04	89	0.11	0.07	74	0.06	0.01	88
Construction and land development	-0.03	-0.02	22	0.02	0.01	85	0.01	0	81	0.02	0	75	0.27	-0.01	97
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.03	-0.01	19	0.02	0.01	86	0.01	0	84	0.02	0	79	0.27	-0.01	98
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	17	0	0	31
Nonfarm nonresidential	0.07	0	91	0.41	0.05	95	0.33	0.05	93	0.17	0.11	76	0.06	0.02	80
Owner-occupied	0.01	0	90	0.06	0.01	89	0.05	0.01	88	0.06	0.02	84	0.01	0.01	77
Other	0.06	0.01	90	0.34	0.04	93	0.28	0.04	91	0.11	0.08	72	0.05	0.01	86
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0.01	0.01	80
Commercial and industrial loans	0.21	0.11	73	0.31	0.19	71	0.25	0.17	72	0.68	0.47	74	0.38	0.37	62
Loans to individuals	0.63	0.76	52	1.08	0.72	74	0.90	0.71	64	0.63	1.13	42	0.93	1.17	51
Credit card loans	2.38	1.94	63	2.17	2.27	55	2	1.84	55	3.13	2.92	55	3.30	3.11	54
Agricultural loans	0.01	0.02	80	0.03	0.02	79	-0.12	0.02	9	0.14	0.19	72	-0.47	0.08	5
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.10	0.13	64	-0.13	0.09	2	-0.11	0.10	3	0.43	0.15	86	1.18	0.15	94

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	198,148	175,677	177,361	256,987	414,410
90+ days past due loans and leases	56,913	93,457	78,214	93,398	116,038
Nonaccrual loans and leases	409,442	588,351	479,292	825,235	708,484
Total past due and nonaccrual loans and leases	664,503	857,485	734,867	1,175,620	1,238,932
<b>Restructured</b>					
Restructured 30-89 days past due	3,792	2,844	3,106	5,379	6,521
Restructured 90+ days past due	934	1,355	394	806	534
Restructured nonaccrual	137,170	147,867	102,571	224,053	181,859
Total restructured loans and leases	141,896	152,066	106,071	230,238	188,914
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	213	60,011
90+ days past due loans held for sale	0	0	0	0	3,977
Nonaccrual loans held for sale	17,501	35,037	24,470	49,211	93,836
Total past due and nonaccrual loans held for sale	17,501	35,037	24,470	49,424	157,824
Restructured loans and leases in compliance	126,208	135,342	130,988	153,298	181,278
Other real estate owned	21,859	24,635	20,076	109,394	45,167
<b>Other Assets</b>					
30-89 days past due	2,861	22	812	36	251
90+ days past due	0	0	0	0	0
Nonaccrual	0	2,526	2,526	3,249	9,182
Total other assets past due and nonaccrual	2,861	2,548	3,338	3,285	9,433

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.17	0.33	37	0.17	0.29	36	0.17	0.32	33	0.25	0.39	37	0.43	0.43	60
90+ days past due loans and leases	0.05	0.10	57	0.09	0.09	73	0.07	0.10	68	0.09	0.12	68	0.12	0.15	65
Nonaccrual loans and leases	0.35	0.37	48	0.58	0.54	61	0.46	0.46	52	0.80	0.66	67	0.73	0.51	75
90+ days past due and nonaccrual loans and leases	0.40	0.52	47	0.67	0.68	59	0.53	0.62	48	0.89	0.85	64	0.85	0.71	67
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	59	0	0.01	57	0	0.01	58	0.01	0.01	55	0.01	0.01	54
90+ days past due restructured	0	0.01	73	0	0	73	0	0	67	0	0.01	65	0	0.01	67
Nonaccrual restructured	0.12	0.09	69	0.15	0.12	66	0.10	0.10	57	0.22	0.13	77	0.19	0.14	69
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	76	0.06	0	94
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	91
Nonaccrual loans held for sale	0.01	0	89	0.03	0	90	0.02	0	90	0.05	0.01	89	0.10	0	96
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.17	0.33	37	0.17	0.29	36	0.17	0.32	34	0.25	0.40	37	0.43	0.43	60
90+ days past due assets	0.05	0.10	57	0.09	0.09	73	0.07	0.10	68	0.09	0.12	68	0.12	0.15	65
Nonaccrual assets	0.35	0.37	48	0.58	0.55	61	0.46	0.47	52	0.80	0.67	66	0.74	0.53	76
30+ days past due and nonaccrual assets	0.57	0.89	42	0.85	1	51	0.70	0.97	40	1.14	1.29	52	1.29	1.19	62
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.25	0.33	46	0.37	0.40	55	0.30	0.36	48	0.54	0.52	59	0.57	0.44	68
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.35	47	0.38	0.42	53	0.31	0.37	48	0.60	0.55	63	0.60	0.48	67
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.30	0.38	48	0.40	0.48	45	0.34	0.41	49	0.64	0.60	58	0.65	0.53	64
Allowance for loan and lease losses	48.22	55.46	49	67.65	67.85	57	58.21	62.64	57	65.80	66.66	56	103.52	115.41	50
Equity capital + allowance for loan and lease losses	3.89	3.63	60	4.04	4.12	56	3.42	3.60	54	5.57	4.97	64	5.25	4.28	65
Tier 1 capital + allowance for loan and lease losses	3.09	3.90	48	4.64	4.89	54	3.81	4.30	50	6.60	6.05	62	6.23	5.65	63
Loans and leases + other real estate owned	0.48	0.61	49	0.74	0.82	51	0.60	0.71	51	1.06	0.97	62	0.97	0.85	61

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due .....	0.08	0.23	25	0.14	0.25	40	0.17	0.26	39	0.24	0.39	38	0.22	0.38	32
	90+ days past due .....	0.03	0.11	59	0.06	0.12	63	0.04	0.12	64	0.09	0.16	69	0.06	0.16	55
	Nonaccrual .....	0.44	0.41	63	0.72	0.60	68	0.59	0.52	67	1.06	0.76	75	0.97	0.46	88
Commercial and industrial																
	30–89 days past due .....	0.12	0.29	31	0.16	0.24	50	0.08	0.24	23	0.09	0.23	28	0.39	0.31	70
	90+ days past due .....	0.04	0.06	65	0.11	0.02	91	0.07	0.04	80	0.06	0.03	75	0.04	0.05	65
	Nonaccrual .....	0.40	0.47	54	0.62	0.65	57	0.51	0.57	55	0.85	0.75	62	0.89	0.83	61
Individuals																
	30–89 days past due .....	0.43	0.83	33	0.39	0.60	43	0.42	0.63	39	0.59	0.83	37	0.85	0.83	50
	90+ days past due .....	0.25	0.10	80	0.28	0.08	84	0.26	0.09	81	0.19	0.14	72	0.36	0.17	80
	Nonaccrual .....	0.12	0.17	50	0.17	0.17	60	0.16	0.17	60	0.25	0.28	62	0.33	0.17	75
Depository institution loans																
	30–89 days past due .....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual .....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural																
	30–89 days past due .....	0	0.09	29	0	0.11	29	0.37	0.07	91	0	0.17	28	0.30	0.24	69
	90+ days past due .....	0.31	0	98	0	0	45	0	0	42	0	0	44	0.07	0	92
	Nonaccrual .....	0.10	0.27	60	0.15	0.51	63	0.15	0.70	63	0.78	0.49	78	0.19	0.67	55
Foreign governments																
	30–89 days past due .....		0			0			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due .....	0.43	0.13	87	0.20	0.11	74	0.26	0.12	80	0.48	0.18	81	0.70	0.20	88
	90+ days past due .....	0.02	0.01	82	0.06	0.01	90	0.07	0.01	93	0.08	0.01	93	0.28	0.01	95
	Nonaccrual .....	0.04	0.06	67	0.33	0.13	80	0.08	0.09	67	0.47	0.15	82	0.09	0.13	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.12	0.39	22	0.18	0.36	37	0.15	0.46	19	0.36	0.65	28	0.32	0.67	24
	90+ days past due	0.02	0.22	56	0.07	0.25	61	0.04	0.24	57	0.05	0.33	56	0.04	0.31	48
	Nonaccrual	0.61	0.58	61	1.01	0.76	73	0.83	0.71	67	1.33	0.89	76	1.27	0.73	84
Revolving	30-89 days past due	0.41	0.31	65	0.51	0.33	74	0.47	0.28	76	0.74	0.48	75	0.53	0.45	58
	90+ days past due	0.07	0.02	84	0.17	0.03	88	0.08	0.02	85	0.12	0.03	86	0.07	0.05	73
	Nonaccrual	2.04	0.86	84	2.35	1.05	85	2.32	1.18	82	2.04	1.13	81	1.65	1	78
Closed-end	30-89 days past due	0.08	0.41	16	0.10	0.36	29	0.08	0.49	9	0.21	0.65	20	0.21	0.70	14
	90+ days past due	0.01	0.25	50	0.05	0.27	57	0.04	0.26	56	0.03	0.38	50	0.02	0.35	42
	Nonaccrual	0.38	0.57	47	0.69	0.71	56	0.52	0.67	46	1.05	0.87	68	1.05	0.70	80
Junior lien	30-89 days past due	0	0.01	50	0.01	0.01	59	0.01	0.01	57	0.02	0.02	68	0.02	0.02	52
	90+ days past due	0	0	83	0	0	83	0	0	79	0	0	78	0	0	72
	Nonaccrual	0.02	0.02	63	0.04	0.04	57	0.03	0.03	57	0.05	0.04	64	0.06	0.04	66
Commercial real estate	30-89 days past due	0.02	0.13	25	0.08	0.16	45	0.21	0.15	72	0.09	0.26	38	0.10	0.18	39
	90+ days past due	0.04	0.01	84	0.03	0.01	81	0.05	0.01	90	0.14	0.02	93	0.09	0.03	79
	Nonaccrual	0.18	0.29	45	0.33	0.48	48	0.26	0.38	51	0.73	0.62	63	0.64	0.23	89
Construction and development	30-89 days past due	0	0.19	15	0.04	0.15	49	0.83	0.17	88	0	0.28	23	0.17	0.28	56
	90+ days past due	0.03	0.01	88	0.03	0.01	89	0.06	0.01	92	0.06	0.01	92	0.04	0.02	83
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0.12	0.20	59
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0.12	0.02	91
Other	30-89 days past due	0	0.13	19	0.04	0.10	63	0.83	0.13	88	0	0.22	27	0.17	0.20	69
	90+ days past due	0.03	0	91	0.03	0	92	0.06	0	95	0.06	0	95	0.04	0.01	88
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	28	0.17	0.09	76	0.13	0.07	76	0.15	0.09	74	0.02	0.08	47
	90+ days past due	0.01	0	90	0.01	0	93	0.01	0	93	0.22	0	98	0.02	0	90
	Nonaccrual	0.01	0.06	54	0.03	0.13	55	0.01	0.17	47	0.16	0.11	75	0.18	0.05	85
Nonfarm non-residential	30-89 days past due	0.05	0.10	43	0.05	0.12	42	0.12	0.13	66	0.09	0.23	39	0.13	0.14	51
	90+ days past due	0.07	0.01	89	0.04	0.01	83	0.07	0.01	93	0.13	0.02	90	0.12	0.03	85
	Nonaccrual	0.34	0.36	58	0.56	0.58	58	0.47	0.45	59	1.14	0.80	70	0.93	0.28	94
Owner Occupied	30-89 days past due	0.05	0.04	62	0.05	0.04	65	0.12	0.04	85	0.08	0.07	60	0.13	0.07	77
	90+ days past due	0.04	0	93	0.03	0	93	0.06	0	95	0.09	0	96	0.03	0.01	79
	Nonaccrual	0.10	0.12	54	0.18	0.20	50	0.20	0.17	59	0.26	0.27	49	0.16	0.16	57
Other	30-89 days past due	0	0.05	14	0.01	0.07	33	0	0.08	31	0.01	0.14	32	0	0.07	20
	90+ days past due	0.03	0	88	0.01	0.01	78	0.01	0	82	0.04	0.01	87	0.09	0.01	93
	Nonaccrual	0.24	0.21	64	0.38	0.31	65	0.27	0.23	70	0.88	0.44	78	0.76	0.10	98
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0.93	0.84	64
Credit card	30-89 days past due	0.73	1.22	29	0.64	0.79	35	0.69	0.81	33	0.81	0.95	33	0.99	1.19	28
	90+ days past due	0.65	0.50	60	0.54	0.40	59	0.60	0.45	56	0.70	0.63	50	1.09	0.78	63
	Nonaccrual	0.26	0.13	83	0.29	0.08	87	0.29	0.10	83	0.18	0.05	86	0.20	0.11	79

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,651,201	1,566,686	1,599,928	2,636,653	2,686,699
Retained earnings	15,628,003	14,367,142	14,790,194	13,125,354	12,468,977
Accumulated other comprehensive income (AOCI)	-6,257,645	-45,372	-586,010	737,989	26,262
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	11,021,559	15,888,456	15,804,112	16,499,996	15,181,938
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	2,717,428	2,698,098	2,696,938	2,710,643	2,799,469
Accumulated other comprehensive income-related adjustments	-6,257,645	-45,372	-586,010	737,989	26,262
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,561,776	13,235,730	13,693,184	13,051,364	12,356,207
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,561,776	13,235,730	13,693,184	13,051,364	12,356,207
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	2,445,663	1,855,994	1,855,994	1,855,994	1,855,994
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,445,663	1,855,994	1,855,994	1,855,994	1,855,994
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,445,663	1,855,994	1,855,994	1,855,994	1,855,994
<b>Tier 1 Capital</b>	17,007,439	15,091,724	15,549,178	14,907,358	14,212,201
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	2,200,155	1,539,309	1,539,564	1,657,202	1,545,643
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,132,662	957,837	941,212	1,411,544	978,432
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,332,817	2,497,146	2,480,776	3,068,746	2,524,075
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,332,817	2,497,146	2,480,776	3,068,746	2,524,075
Exited advanced approach tier 2 capital					
Total capital	20,340,256	17,588,870	18,029,954	17,976,104	16,736,276
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	193,046,452	181,888,386	185,969,696	169,174,784	146,395,946
Less: Deductions from common equity tier 1 capital	2,717,428	2,698,098	2,696,938	2,710,643	2,799,469
Less: Other deductions	-297,821	-300,449	-331,456	-306,773	-313,597
Total assets for leverage ratio	190,626,845	179,490,737	183,604,214	166,770,914	143,910,074
Total risk-weighted assets	159,734,305	138,407,403	144,394,140	134,197,352	130,865,153
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.12	11.77	8	9.56	12.59	6	9.48	12.37	7	9.73	12.35	9	9.44	12.11	9
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.65	12.48	20	10.90	13.31	9	10.77	13.11	12	11.11	13.08	20	10.86	12.78	20
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.73	14.27	23	12.71	15.21	9	12.49	14.91	10	13.40	15.23	20	12.79	14.36	25
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.92	9.22	42	8.41	9.07	31	8.47	8.98	36	8.94	9.13	45	9.88	9.76	60
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Insurance Activities</b>								
Total insurance underwriting assets	926	944	936	979	973	-1.91	-9.83	
Total property and casualty assets	0	0	0	0	0			
Reinsurance recoverables (P/C)								
Total life and health assets	926	944	936	979	973	-1.91	-9.83	
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
<hr/>								
Total insurance underwriting equity	926	942	935	946	943	-1.70	-5.80	
Total property and casualty equity	0	0	0	0	0			
Total life and health equity	926	942	935	946	943	-1.70	-5.80	
Total insurance underwriting net income	-9	-4	-12	3	3			
Total property and casualty	0	0	0	0	0			
Total life and health	-9	-4	-12	3	3			
<hr/>								
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	2	1	33	30	-100.00	-100.00	
Separate account liabilities (L/H)	0	0	0	0	0			
Insurance activities revenue	2,368	7,918	9,458	10,069	9,082	-70.09	-95.57	
Other insurance activities income	2,368	7,918	9,458	10,069	9,082	-70.09	-95.57	
Insurance and reinsurance underwriting income	0	0	0	0	0			
Premiums	0	0	0	0	0			
Credit related insurance underwriting	0	0	0	0	0			
Other insurance underwriting	0	0	0	0	0			
Insurance benefits, losses, expenses	13	9	19	0	13	44.44	-81.69	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0			
Life insurance assets	4,350,498	4,311,782	4,327,334	4,285,630	4,232,660	0.90	5.77	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	80	0	0	81	0	0	81	0	0	79	0	0.01	75
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.77	16	0	53.46	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.23	83	100	46.54	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42
<hr/>															
Insurance activities revenue / Adjusted operating income	0.04	0.36	53	0.15	0.38	61	0.13	0.36	58	0.15	0.41	62	0.14	0.47	57
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	3	0	0.02	3	0	0.02	3	0	0.03	83	0	0.08	76
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	-1.30	177.77	20	-0.57	5.51	16	-1.28	4.49	16	0.32	3.62	15	0.32	5.13	16
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.94	12.02	95	26.61	11.72	99	26.01	12	98	25.86	11.03	98	27.99	11.51	98

<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		740,633			789,649			836,503			748,681			664,685	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.39	0.55	87	0.42	0.44	88	0.45	0.46	87	0.44	0.75	85	0.46	1.39	80

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	1,854,755	1,444,743	1,669,157	1,499,365	1,374,149
Real estate loans	170,906	108,865	132,170	37,661	146,438
Commercial and industrial loans	1,605,650	1,245,117	1,451,116	1,385,400	1,091,774
Loans to depository institutions and other banks acceptances	13,028	27,973	22,579	14,874	75,689
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	65,171	62,788	63,292	61,430	60,248
Debt securities	15,000	15,000	15,000	15,000	15,000
Interest-bearing bank balances	578	2,566	616	1,589	16,144
Total selected foreign assets	1,870,333	1,462,309	1,684,773	1,515,954	1,405,293
Total foreign deposits	7	3	0	0	107
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	7	3	0	0	107

### Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	62	0.07	1.25	63
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64		0.25	0.29	70
Foreign governments and institutions		0.05			0			0			0			0	

### Growth Rates

Net loans and leases	28.38	20.31	69	-0.66	-0.16	56	11.32	6.83	65	9.11	-2.40	75	-4.19	22.48	43
Total selected assets	27.90	21.10	73	-0.87	3.36	50	11.14	9.48	70	7.87	2.04	62	-4.96	12.40	42
Deposits	133.33	-2.72	93	-75	10.74	3		0.73		-100	3.46	3	-77.85	10.36	3

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	971,194	1,175,193	1,122,000	1,369,320	1,113,944	-17.36	-1.12
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	971,194	1,175,193	1,122,000	1,369,320	1,113,944	-17.36	-1.12
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.51	0.63	0.60	0.80	0.77		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.51	0.63	0.60	0.80	0.77		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	20.93	18.37	19.09	13.03	11.28		
Home equity lines	3.36	4.32	3.96	5.01	6.52		
Credit card receivables	0.82	0.91	0.91	0.94	1.15		
Auto loans and other consumer loans	5.70	5.49	5.64	9.41	8.70		
Commercial and industrial loans	37.96	37.34	38.53	40.50	38.67		
All other loans and leases	31.22	33.57	31.86	31.10	33.68		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	39.10	41.56	41.26	38.98	34.21

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	8,220	8,956	10,179	13,013	17,616	-8.22	-65.05
Total 30-89 days past due securitized assets	8,220	8,956	10,179	13,013	17,616	-8.22	-65.05
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	7,215	7,091	6,378	7,556	13,783		-58.06
Total 90+ days past due securitized assets	7,215	7,091	6,378	7,556	13,783	1.75	-58.06
Total past due securitized assets	15,435	16,047	16,557	20,569	31,399	-3.81	-62.10
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	1,625	1,191	1,665	1,857	5,315	36.44	-65.14
Total net losses on securitized assets	1,625	1,191	1,665	1,857	5,315	36.44	-65.14

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.85	0.76	0.91	0.95	1.58
Total 30–89 days past due securitized assets	0.85	0.76	0.91	0.95	1.58
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.74	0.60	0.57	0.55	1.24
Total 90+ days past due securitized assets	0.74	0.60	0.57	0.55	1.24
Total past due securitized assets percent of securitized assets	1.59	1.37	1.48	1.50	2.82
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.22	0.14	0.15	0.14	0.48
Total net losses on securitized assets	0.22	0.14	0.15	0.14	0.48
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.08	0.10	0.08	0.21	0.21
Home equity lines	0.41	0.51	0.47	0.74	0.53
Credit card receivables	0.73	0.64	0.69	0.81	0.99
Commercial and industrial loans	0.12	0.16	0.08	0.09	0.39
All other loans and leases	0.24	0.19	0.27	0.37	0.52
Total managed loans past due 30–89 days	0.17	0.18	0.18	0.26	0.44
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.01	0.05	0.04	0.03	0.02
Home equity lines	0.07	0.17	0.08	0.12	0.07
Credit card receivables	0.65	0.54	0.60	0.70	1.09
Commercial and industrial loans	0.04	0.11	0.07	0.06	0.04
All other loans and leases	0.08	0.09	0.10	0.13	0.23
Total managed loans past due 90+ days	0.05	0.10	0.08	0.10	0.13
<b>Total Past Due Managed Assets</b>	<b>0.23</b>	<b>0.28</b>	<b>0.26</b>	<b>0.35</b>	<b>0.57</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.02	0	0	0.01	0.01
Home equity lines	-0.04	0.12	0.12	0.09	0.18
Credit card receivables	2.38	2.17	2	3.13	3.30
Commercial and industrial loans	0.21	0.31	0.25	0.68	0.38
All other loans and leases	0.12	0.19	0.16	0.29	0.59
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.14</b>	<b>0.22</b>	<b>0.18</b>	<b>0.43</b>	<b>0.45</b>

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	401,000	1,675,570	1,925,747	1,253,147	1,211,052	-76.07	-20.25
Dividends .....	400,000	1,675,000	1,925,000	1,250,000	1,204,000	-76.12	-20.00
Interest .....	1,000	570	747	3,147	7,052	75.44	-64.53
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	100,504	50,439	50,581	644	71,133	99.26	1910.08
Dividends .....	100,000	50,000	50,000	0	70,000	100.00	
Interest .....	504	439	581	644	1,133	14.81	-89.92
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	501,504	1,726,009	1,976,328	1,253,791	1,282,185	-70.94	-1.24
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	10,203	5,138	6,895	7,519	7,241	98.58	56.22
Total operating income .....	511,707	1,731,147	1,983,223	1,261,310	1,289,426	-70.44	-0.40
<b>Operating Expenses</b>							
Personnel expenses .....	28,295	16,165	26,493	15,418	30,866	75.04	188.22
Interest expense .....	76,362	50,389	64,828	112,757	150,773	51.54	8.78
Other expenses .....	49,840	65,384	87,867	66,213	78,086	-23.77	13.14
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	154,497	131,938	179,188	194,388	259,725	17.10	24.53
Income (loss) before taxes .....	347,095	1,605,536	1,833,102	1,068,106	1,033,567	-78.38	-10.94
Applicable income taxes (credit) .....	-42,548	-47,754	-37,763	-38,128	-57,218		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	389,643	1,653,290	1,870,865	1,106,234	1,090,785	-76.43	-13.50
Equity in undistributed income of subsidiaries .....	1,132,890	342,860	754,338	237,744	626,112	230.42	74.53
Bank subsidiaries .....	1,265,581	313,079	671,619	172,005	694,433	304.24	93.66
Nonbank subsidiaries .....	-132,691	29,781	82,719	65,739	-68,321		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	1,522,533	1,996,150	2,625,203	1,343,978	1,716,897	-23.73	38.46
<b>Memoranda</b>							
Bank net income .....	1,665,581	1,988,079	2,596,619	1,422,005	1,898,433	-16.22	44.39
Nonbank net income .....	-32,691	79,781	132,719	65,739	1,679		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	12,919,788	71.59	17,252,385	79.61	17,083,246	80.26	17,715,155	17,021,769	-25.11	-16.77	
Common and preferred stock .....	12,651,057	70.10	17,194,545	79.34	17,019,361	79.96	17,645,350	16,969,468	-26.42	-17.15	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	250,000	1.39	50,000	0.23	50,000	0.23	50,000	50,000	400.00	0.00	
Other receivables .....	18,731	0.10	7,840	0.04	13,885	0.07	19,805	2,301	138.92	556.54	
Investment in nonbank subsidiaries .....	1,092,635	6.05	1,146,605	5.29	1,203,185	5.65	1,082,581	1,005,451	-4.71	3.58	
Common and preferred stock .....	908,795	5.04	953,315	4.40	1,014,125	4.76	899,647	822,501	-4.67	6.12	
Excess cost over fair value .....	166,778	0.92	166,778	0.77	166,778	0.78	166,778	166,778	0.00	0.00	
Loans, advances, notes, and bonds .....	16,000	0.09	16,000	0.07	16,000	0.08	16,000	16,000	0.00	-48.39	
Other receivables .....	1,062	0.01	10,512	0.05	6,282	0.03	156	172	-89.90	43.32	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0			
Securities .....	3,328	0.02	21,695	0.10	23,812	0.11	11,524	10,376	-84.66	-67.92	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	3,308,071	18.33	2,561,256	11.82	2,292,894	10.77	3,798,690	3,813,105	29.16	61.94	
Cash and due from unrelated depository institution .....	30,251	0.17	24,181	0.11	24,198	0.11	20,509	20,289	25.10	47.68	
Premises, furnishings, fixtures and equipment .....	707	0	0	0	0	0	0	0		70600.00	
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	692,545	3.84	664,909	3.07	657,176	3.09	639,144	603,119	4.16	-28.00	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	18,047,325	100.00	21,671,031	100.00	21,284,511	100.00	23,267,603	22,474,109	-16.72	-7.98	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	1,003,299	998,164			
Borrowings with maturity over 1 year .....	3,767,300	20.87	2,849,842	13.15	2,819,916	13.25	2,959,073	3,112,257	32.19	21.03	
Subordinated notes and debentures .....	0	0	296,620	1.37	0	0	311,260	324,212	-100.00	-100.00	
Other liabilities .....	538,927	2.99	527,227	2.43	555,148	2.61	512,841	516,643	2.22	28.83	
Balance due to subsidiaries and related institutions .....	451,418	2.50	487,347	2.25	486,066	2.28	499,723	484,901	-7.37	-6.54	
Total liabilities .....	4,757,645	26.36	4,161,036	19.20	3,861,130	18.14	5,286,196	5,436,177	14.34	9.01	
Equity Capital .....	13,289,680	73.64	17,509,995	80.80	17,423,381	81.86	17,981,407	17,037,932	-24.10	-12.85	
Perpetual preferred stock (income surplus) .....	2,445,664	13.55	1,855,994	8.56	1,855,994	8.72	1,855,994	1,855,994	31.77	142.47	
Common stock .....	1,256,702	6.96	1,256,702	5.80	1,256,702	5.90	1,256,702	1,256,702	0.00	0.00	
Common surplus .....	6,311,666	34.97	6,186,327	28.55	6,322,487	29.70	6,325,588	6,338,803	2.03	-0.24	
Retained earnings .....	15,450,460	85.61	14,132,687	65.21	14,553,469	68.38	12,750,771	12,468,977	9.32	52.59	
Accumulated other comprehensive income .....	-6,257,645	-34.67	-45,372	-0.21	-586,010	-2.75	737,989	26,262			
Other equity capital components .....	-5,917,167	-32.79	-5,876,343	-27.12	-5,979,261	-28.09	-4,945,637	-4,908,806			
Total liabilities and equity capital .....	18,047,325	100.00	21,671,031	100.00	21,284,511	100.00	23,267,603	22,474,109	-16.72	-7.98	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	448,626	2.49	485,970	2.24	482,616	2.27	499,723	483,248	-7.68	-7.07	
Notes payable to subsidiaries that issued TPS .....	448,626	2.49	485,970	2.24	482,616	2.27	499,723	483,248	-7.68	-7.07	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	296,620	1.37	0	0	311,260	0	-100.00		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	13.30	11.02	75	15.08	12.52	72	14.91	11.94	77	7.62	7.29	52	10.32	9.68	63
Bank net income / Average equity investment in banks.....	15.11	11.60	82	15.22	12.35	76	14.98	11.80	81	8.18	7.45	56	11.62	10.51	66
Nonbank net income / Average equity investment in nonbanks.....	-3.94	9.71	6	9.67	13.18	50	11.89	13.12	59	6.48	9.75	50	0.17	7.89	22
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	109.40	98.76	84	99.60	96.45	33	98.91	96.79	32	105.81	88.16	65	110.57	82.22	86
Nonbank net income / Parent net income.....		2.50		4	3.22	75	5.06	3.40	76	4.89	3.59	77	0.10	5.93	30
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	35.80	18.39	84	23.76	16.51	77	22.16	16.81	75	29.40	20.06	77	31.91	20.43	75
Total debt / Equity capital.....	28.35	12.61	84	17.97	11.37	77	16.18	11.71	74	23.77	14.41	79	26.03	14.31	76
Total debt + notes payable to subs that issued TPS / Equity capital.....	31.72	14.76	85	20.74	13.41	78	18.95	13.63	74	26.55	16.67	77	28.86	16.36	76
Total debt + Loans guaranteed for affiliate / Equity capital.....	28.35	12.68	84	17.97	11.46	77	16.18	11.77	74	23.77	14.68	79	26.03	14.56	76
Total debt / Equity capital – excess over fair value.....	28.71	12.75	84	18.14	11.47	77	16.34	11.81	74	23.99	14.52	78	26.29	14.51	76
Long-term debt / Equity capital.....	28.35	11.91	85	17.97	10.65	78	16.18	10.95	74	18.19	13.56	75	20.17	13.04	74
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	5.58	0.77	89	5.86	1.02	87
Current portion of long-term debt / Equity capital.....	0	0.09	42	1.69	0.10	93	0	0.06	41	1.73	0.06	94	0	0.05	40
Excess cost over fair value / Equity capital.....	1.25	0.09	93	0.95	0.08	93	0.96	0.05	94	0.93	0.08	93	0.98	0.12	92
Long-term debt / Consolidated long-term debt.....	23.84	39.59	37	31.32	40.69	37	29.09	39.86	36	28.60	34.67	41	32.92	28.44	57
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	103.29	104.01	53	104.60	103.15	62	104.46	103.22	63	104.06	102.81	60	105.40	103.22	65
Total investment in subs / Equity capital.....	105.44	109.29	49	105.08	108.29	54	104.95	108.40	51	104.54	110.16	48	105.81	111.07	53
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.22	0.39	50	0.30	0.27	58	0.30	0.29	58	0.54	0.47	57	0.54	0.36	63
Equity investment in subs – equity cap / Net income-div (X).....	0.37	1.15	31	0.44	0.85	40	0.43	1.05	31	1.42	1.82	53	1.01	1.22	48
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	71.05	130.36	23	238.40	152.56	81	201.76	152.85	70	126.97	136.59	51	126.60	177.68	34
Cash from ops + noncash items + op expense / Op expense + dividend.....	13.57	118.32	18	225.88	155.61	75	166.99	154.48	63	135.06	147.24	53	150.90	190.27	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	230.92	105.80	87	29.22	94.59	15	24.85	98.54	9	99.30	134.08	31	142.08	116.34	72
Pretax operating income + interest expense / Interest expense.....	554.54	1,565.66	38	3,286.28	1,645.53	83	2,927.64	1,835.33	79	1,047.26	2,016.32	51	785.51	1,968.54	34
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	492.73	1,454.22	34	2,761.79	1,896.20	78	2,447.36	1,770.77	75	911.75	1,539.23	54	698.24	1,632.83	32
Dividends + interest from subsidiaries / Interest expense + dividends.....	71.45	150.57	22	259.70	174.48	76	222.73	174.12	69	133.13	150.43	50	134.29	210.80	30
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	19.12	26.99	45	5.31	40.79	10	24.72	47.61	54	3.22	35.64	12	17.74	57.11	36
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	18.95	3.60	95	13.34	3.29	90	11.36	3.44	89	13.59	3.85	87	13.74	2.64	92
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.96	1.77	79	1	1.76	79	0.96	1.76	80	1.06	2.66	77	1.16	5.62	72
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	82	0	0.07	81	0	0.06	80	0	0.08	76	0	0.19	72

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	160.54	70.90	92	37.15	69.90	29	43.96	66.37	36	74.94	81.10	54	73.71	57.84	70
Dividends declared / Net income .....	41.09	31.93	69	30.77	27.22	57	31.33	28.27	57	61.69	42.29	78	46.83	33.08	78
Net income – dividends / Average equity.....	7.84	7.51	59	10.44	9.25	69	10.24	8.62	73	2.92	4.14	34	5.49	6.46	37
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	63.94	133.26	29	272.70	160.45	78	234.04	155.92	73	150.77	132.17	60	149.75	178.13	44
Dividends from nonbank subsidiaries .....	15.99	2.76	90	8.14	6.19	78	6.08	4.90	76	0	3.41	23	8.71	7.53	78
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	79.93	183.35	25	280.84	213.42	71	240.12	203.53	68	150.77	174.85	52	158.46	260.40	33
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.02	43.79	33	84.25	43.30	87	74.13	45.96	74	87.90	60.28	76	63.42	66.55	45
Interest income from bank subsidiaries.....	0.06	0.21	69	0.03	0.11	66	0.03	0.11	65	0.22	0.36	66	0.37	0.54	68
Management and service fees from bank subsidiaries .....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	24.08	52.71	32	84.28	48.70	85	74.16	51.33	71	88.13	62.88	72	63.79	69.36	40
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96		62.67	66.90	48	37.67	62.63	36	0	56.39	15	4,169.15	82.95	98
Interest income from nonbank subsidiaries.....		3.25		0.55	2.38	69	0.44	2.44	68	0.98	7.38	67	67.48	20.25	80
Management and service fees from nonbank subsidiaries .....		0.51		0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.12		0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....		64.26		63.22	94.31	44	38.11	87.22	32	0.98	79.84	19	4,236.63	150.41	98
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55		36.58			38.10			43.51			61.23		
Interest income from subsidiary holding companies.....		15.40		5.06			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.27		0.75			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3		-0.41			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		85.23		47.30			58.37			55.20			76.49		
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	78.17	67.73	36	96.76	72.55	58	97.06	74.16	54	99.10	69.76	74	93.37	67.32	51
Interest income from bank subsidiaries.....	0.20	0.98	66	0.03	0.27	58	0.04	0.23	59	0.25	0.63	67	0.55	0.80	68
Management and service fees from bank subsidiaries .....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	78.37	81.70	27	96.79	82.68	46	97.10	83.13	43	99.35	82.20	67	93.92	78.80	36
Dividends from nonbank subsidiaries .....	19.54	2.90	89	2.89	3.56	71	2.52	3.07	75	0	1.95	23	5.43	2.65	83
Interest income from nonbank subsidiaries.....	0.10	0.28	81	0.03	0.20	78	0.03	0.18	77	0.05	0.73	74	0.09	1.19	67
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	19.64	4.41	86	2.91	5.69	63	2.55	4.67	69	0.05	4.70	39	5.52	7.29	76
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10		49.81	135.13	45	48.41	83.37	57
Loans and advances from subsidiaries / Total debt .....	11.91	27.96	45	15.44	28.03	50	17.11	26.38	55	11.69	27.08	47	10.90	28.33	47